

**Information to identify the case:**

Debtor 1	<b>Roxana Fis-Santana</b>	Social Security number or ITIN	xxx-xx-4367
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>16-23109-MBK</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Roxana Fis-Santana

1/28/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Roxana Fis-Santana  
Debtor

Case No. 16-23109-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Jan 28, 2021

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2021:

Recip ID	Recipient Name and Address
db	+ Roxana Fis-Santana, 9 Bender Avenue, Iselin, NJ 08830-1302
cr	+ Santander Consumer USA Inc., dba Chrysler Capital, P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088
cr	+ U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516277296	+ Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610
516277295	Caliber Home Loans, PO Box 619063, Dallas, TX 75261-9063
516277299	Daryl Walker, 1213 Washington Avenue, Asbury Park, NJ 07712-6346
518461587	+ FV-I, Inc. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516277302	+ Medical Diagnostic Associates, c/o Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
516277303	+ Miguel Santana, Apt 228, 14255 Preston Road, Dallas, TX 75254-8532
516277305	+ NJ Motor Vehicle Commission, Surcharge Administration Office, PO Box 136, Trenton, NJ 08601-0136
516277306	+ Phelan Hallinan Diamond & Jones PC, 400 Fellowship Road, Suite 11, Mount Laurel, NJ 08054-3437
516277304	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, NJ Division of Taxation, 50 Barracks Street, PO Box 269, Trenton, NJ 08695
518772080	+ Scolopax, LLC, Land Home Financial Services, Inc., 3611 South Harbor Blvd, Suite 100, Santa Ana, CA 92704-7915
518772081	+ Scolopax, LLC, Land Home Financial Services, Inc., 3611 South Harbor Blvd, Suite 100, Santa Ana, CA 92704, Scolopax, LLC Land Home Financial Services, Inc. 92704-7915
516277307	+ Select Medical - Kessler, c/o Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
517293441	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517293442	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
516498807	+ U.S. BANK TRUST, N.A., AS TRUSTEE FOR, LSF9 MASTER PARTICIPATION TRUST, CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY OK 73134-2500

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 28 2021 22:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 28 2021 22:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516277294	+ Email/Text: bankruptcy@savit.com	Jan 28 2021 22:05:00	Adult Ped Allergist Of Cen, c/o Sav-it Collection Agency, 46 W Ferris St, East Brunswick, NJ 08816-2159
516277297	EDI: CAPITALONE.COM	Jan 29 2021 02:18:00	Capital One Bank USA NA, 15000 Capital One Drive, Richmond, VA 23238
516361321	EDI: CAPITALONE.COM	Jan 29 2021 02:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516277298	+ EDI: CHRM.COM	Jan 29 2021 02:18:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
516277300	EDI: CITICORP.COM	Jan 29 2021 02:18:00	DSNB Macys, 9111 Duke Blvd, Mason, OH

District/off: 0312-3

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			45040
516277301	+ EDI: IRS.COM	Jan 29 2021 02:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516277308	+ EDI: AARGON.COM	Jan 29 2021 02:18:00	Six Flags Membership, c/o Aargon Collection Agency, 8668 Spring Mountain Road, Las Vegas, NV 89117-4132
516277309	+ EDI: RMSC.COM	Jan 29 2021 02:18:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
516277310	EDI: RMSC.COM	Jan 29 2021 02:18:00	Syncb/walmart, PO Box 965024, El Paso, TX 79998
516485008	+ EDI: RMSC.COM	Jan 29 2021 02:18:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516277311	+ Email/Text: bankruptcy@savit.com	Jan 28 2021 22:05:00	Woodbridge Medical Assocs., c/o Sa-vit Collection Agency, 46 W Ferris Street, East Brunswick, NJ 08816-2159
516277312	+ Email/Text: ebn@unique-mgmt.com	Jan 28 2021 22:04:00	Woodbridge Public Library, c/o Unique National, 119 E. Maple Street, Jeffersonville, IN 47130-3439
517375416	EDI: ECAST.COM	Jan 29 2021 02:18:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
517375417	EDI: ECAST.COM	Jan 29 2021 02:18:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516913071	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518445522	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518585334	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518445523	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518585335	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor FV-I Inc. in trust for Morgan Stanley Mortgage Capital Holdings, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor FV-I Inc. in trust for Morgan Stanley Mortgage Capital Holdings, LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Nicholas V. Rogers	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com
William S. Wolfson	on behalf of Debtor Roxana Fis-Santana wwolfsonlaw@comcast.net liza.wwolfsonlaw@comcast.net

TOTAL: 7